

Amendments to the Specification:

Please replace p. 14, lines 10-16 with the following amended paragraph:

An exemplary final display related to the check settlement that is seen by the consumer is shown in FIG. 6. As shown, all check entries are completed with the exception of the signature text box. Entry of the consumer's name, password and password confirmation will complete the consumers' entry process. The selection of the agreement button will then initiate the authorization and payment processes that were earlier described. It should be noted that alternative methods of providing consumer acknowledgement, consent or verification are within the scope of this invention.